

**Fill in this information to identify the case:**

Debtor 1 Frederick G. Heller, III a/k/a Frederick George Heller III a/k/a Frederick Heller III a/k/a Frederick Heller a/k/a Frederick G. Heller a/k/a Frederick George Heller

Debtor 2 Kristine Carmen Heller a/k/a Kristine C. Heller a/k/a Kristine Heller a/k/a Kristine Ludwig a/k/a Kristine Carmen Ludwig a/k/a Kristine C. Ludwig  
(Spouse, if filing)  
United States Bankruptcy Court for the: Middle District of PA (State)  
Case number: 5:19-bk-02859-MJC

Case Number: 3:19-BK-02695-MSC

Official Form 4100B

Official Form 4100R

## Response to Final Cure Payment

10/15

According to Bankruptcy Rule 3002.1(g), the creditor response to the trustee's notice of final cure payment.

## **Part 1: Mortgage Information**

**Name of Creditor:** Carrington Mortgage Services, LLC

**Court Claim no. (if known)**

12

**Last 4 digits of any number you use to identify the debtor's account: XXXXXX0414**

**Property address:** Rr6 Box 6383A  
Number      Street

Stroudsburg, PA 18360

## Part 2: Prepetition Default Payments

*Check One:*

Creditor agrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim.

Creditor disagrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim. Creditor asserts that the total prepetition amount remaining unpaid as of the date of the response is:

## **Part 3: Postpetition Mortgage Payment**

*Check One:*

Creditor agrees that the debtor(s) are current with all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

The next postpetition payment from the debtor is on: 3/1/2024  
MM/ DD / YYYY

Creditor states that the debtor(s) are not current on all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow and costs.

Creditor asserts that the total amount remaining unpaid as of the date of this responses is:

a. Total postpetition ongoing payments due: (a) \$ \_\_\_\_\_  
b. Total fees, charges, expenses, escrow, and costs outstanding: (b) \$ \_\_\_\_\_  
**c. Total.** Add lines a and b. (c) \$ \_\_\_\_\_

Creditor asserts that the debtor(s) are contractually obligated for the postpetition payments that first became due on:

— / /  
MM / DD / YYYY

Debtor 1

Frederick G. Heller, III a/k/a Frederick George Heller III a/k/a Frederick Heller III a/k/a Frederick Heller a/k/a Frederick G. Heller a/k/a Frederick George Heller

Case number: 5:19-bk-02859-MJC

First Name

Middle Name

Last Name

**Part 4:**

**Itemized Payment History**

If the creditor disagrees in Part 2 that the prepetition arrearage has been paid in full or states in Part 3 that the debtor(s) are not current with all postpetition payments, including all fees, charges, expenses, escrow and costs, the creditor must attach an itemized payment history disclosing the following amounts from the date of the bankruptcy filing through the date of this response:

- all payments received;
- all fees, costs, escrow, and expenses assessed to the mortgage; and
- all amounts the creditor contends remain unpaid.

**Part 5:**

**Sign Here**

The person completing this notice must sign it. The response must be filed as a supplement to the creditor's proof of claim.

Check the appropriate box

- I am the creditor.
- I am the creditor's authorized agent.

**I declare under penalty of perjury that the information in this Notice is true and correct to the best of my knowledge, information, and reasonable belief.**

Sign and print your name and your title, if any, and state your address and telephone number if different from the notice address listed on the proof of claim to which this response applies.

*x* /s/ Christopher A. DeNardo

Signature

Date: 01/26/2024

**Print:**

Christopher A. DeNardo 78447

Title: Attorney for and on behalf of Carrington Mortgage Services, LLC (as servicer for creditor)

Company LOGS Legal Group LLP

Address 985 Old Eagle School Road, Suite 514

Number Street  
Wayne, PA 19087

Contact phone City State ZIP Code  
(610) 278-6800

Email logsecf@logs.com

### **Certificate of Service**

I hereby certify that a copy of the foregoing Response to Notice of Final Cure was served on the parties listed below by postage prepaid U.S. Mail, First Class or served electronically through the Court's ECF System at the e-mail address registered with the Court on this Date:

Date: 01/26/2024

Vincent Rubino, Esquire  
Newman Williams Mishkin Corveleyn et al  
712 Monroe Street  
PO Box 511  
Stroudsburg, PA 18360-0511

Jack N. Zaharopoulos  
8125 Adams Drive, Suite A  
Hummelstown, PA 17036

Frederick G. Heller, III a/k/a Frederick George Heller III a/k/a Frederick Heller III a/k/a Frederick Heller a/k/a Frederick G. Heller a/k/a Frederick George Heller  
265 Five Springs Road  
Stroudsburg, PA 18360

Kristine Carmen Heller a/k/a Kristine C. Heller a/k/a Kristine Heller a/k/a Kristine Ludwig a/k/a Kristine Carmen Ludwig a/k/a Kristine C. Ludwig  
265 Five Springs Road  
Stroudsburg, PA 18360

*/s/ Christopher A. DeNardo*

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